

# LINK LENDING PRIVACY DISCLOSURE STATEMENT AND CONSENT

## Overview

Link Lending Pty Ltd ACN 614 354 086 holder of Australian Credit Licence (ACL) # 493263 of 5 Sheoak Street, Middle Park, QLD, 4074 (referred to herein as 'we', 'us', 'our'), collects information about you for the purposes you agree to in this Privacy Disclosure Statement and Consent. When you sign below, you agree we can, consistently with Australia's privacy and credit reporting laws; collect, use and exchange consumer and/or commercial credit and personal information ('information') about you for those purposes.

## Privacy Disclosure Statement and Consent

We are collecting 'information' about you, as applicable:

- To source for you, or a company of which you are a director:
  - Consumer credit for personal, household, domestic or residential investment purposes; or
  - Commercial credit for business purposes; or
  - Other services stated in this Privacy Disclosure Statement and Consent (Consent); or
- To support a guarantor application you will provide.

As your broker, we require the information we collect from you to assess your credit, or guarantor, application or the credit application of a company of which you are the director, source a suitable credit provider and any required insurances and to manage the application process, where required. If you do not provide the information sought we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.

## Your Information- Collection and Credit Reporting Service ('CRS') Disclosures

When we collect information from you in the credit or guarantor application process, we use that information in a number of ways to assess your credit application and, where appropriate, to source a suitable credit provider or lessor and/or insurance provider. We may, as appropriate:

- Disclose your identification information to a consumer credit reporting service ('Consumer CRS') and/or a commercial credit reporting service ('Commercial CRS'), if you wish us to obtain a report on your behalf;
- Use any information a credit reporting service provides in its report to assist us to preliminarily assess your credit or guarantor application;
- Disclose your personal information to an insurer or insurers to source any insurances you wish to obtain; and
- Disclose your credit information to a credit provider or credit providers to apply for finance on your behalf.

The information we obtain from you is used, subject to compliance with Australia's privacy and credit reporting laws, only for the purposes listed in this consent and is not disclosed to any other person except with your permission or as permitted, or required, by law.

## Credit Providers

As part of providing our services to you, we may undertake tasks for a credit provider which are reasonably necessary to manage the application process. When doing so, we are acting as an agent for the credit provider, with the same privacy law requirements applying to both of us.

We may submit your application to one or more credit providers. Those credit providers and their website addresses are set out in the Schedule 1 at the end of this document.

A credit provider, to whom we submit an application, may disclose information about you to, and collect information about you from, one or more 'Consumer CRS' or 'Commercial CRS'.

The website of each credit provider contains details of each 'Consumer CRS' and 'Commercial CRS' with which it deals and other details about information held about you, including whether that information may be held or disclosed overseas and, if so, in which countries. The websites also describe your key rights. These details may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', or similar.

For each 'Consumer CRS' a credit provider uses the website details will include the following specific information:

- That the 'CRS' may include information the credit provider discloses about you to other credit providers to assess your credit worthiness;
- That, if you become overdue in making consumer credit payments or you commit a serious credit infringement, the credit provider may disclose that information to the service;
- How you can obtain the credit provider's and/or CRS's policies about managing your 'information';
- Your right to access and/or correct information held about you and to complain about conduct that may breach the privacy and credit reporting laws;
- Your right to request a 'CRS' not to undertake pre-screening for purposes of direct marketing by a credit provider;
- Your right to request a 'CRS' not to release information about you if you believe you are a victim of fraud

This detail will also be included by the credit provider who approves your application in the privacy disclosure statement and consent document it will provide to you.

Each credit provider website includes information on how to contact the credit provider and how to obtain a copy of its privacy documents in a form that suits you (e.g. hardcopy or email).

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## Your rights

You have the right to ask:

- Us to provide you with all the information we hold about you;
- Us to correct the information we hold if it is incorrect;
- Us for copies of our privacy policy and this document, in a form that suits you (e.g. hardcopy or email);
- A 'Consumer CRS' not to use your information for direct marketing assessment purpose, including pre-screening; and
- A credit reporting service to provide you with a copy of the information it holds about you.

You can gain access to the information we hold about you by contacting our Privacy Officer at the address listed above at the start of this document or by telephone on 1300 030 711 or email at [admin@linklending.com.au](mailto:admin@linklending.com.au). In some cases an administration fee may be charged to cover the cost of providing the information.

Our Privacy Policy is available on our website at [www.linklending.com.au](http://www.linklending.com.au) or we will provide you with a copy if you ask us.

Schedule 2 at the end of this document sets out the contact details for each credit reporting service.

You can contact Veda Advantage Information Services & Solutions Limited (ABN 26 000602 862) the 'CRB' by telephone on 1300 850 211 or email at [membership.query@veda.com.au](mailto:membership.query@veda.com.au).

## Disclosure and Consent

By signing below, you agree we may:

- Use your 'information':
  - To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director;
  - To source any finances you require;
  - To source any insurances you require;
  - As the law authorise or requires;
- Disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonably necessary to obtain the finance and insurances you require;
- Obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you to obtain the finance and insurances required;
- Provide your information, including your credit report(s), to one or more of the Credit Providers specified in Schedule 1 below so they can assess your application, or the application of a company of which you are a director, or your suitability as a guarantor;
- Provide credit information about you to a guarantor, or prospective guarantor;
- Provide you, or the company of which you are a director, with offers or information of other goods or services we, or

any of our associated entities, may be able to provide to you or the company, unless you tell us not to;

- Disclose your 'information' to the extent permitted by law to other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers and computer systems consultants or providers, so they can perform those services for us. This includes service providers located overseas. It is not practical to list every country in which recipients will be located, however it is likely to include: Germany, New Zealand, United Kingdom, Philippines, India, Singapore, Japan & United States of America; and
- Disclose your personal information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

You also agree and consent to, as appropriate:

- A 'Consumer CRS' disclosing credit information to one or more credit providers specified in Schedule 1 below for the purpose of assessing your application for consumer or commercial credit or your guarantor application, and/or assessing a credit application by a company of which you are a director;
- When you are a prospective guarantor, a credit provider using the information to assess your suitability as a guarantor;
- A credit provider disclosing your 'information' (including information obtained by it from a CRS) to a guarantor, or a prospective guarantor; and
- A credit provider disclosing to another credit provider, to your agent, such as us as your broker, or to a servicer, for a particular purpose, information it holds about you.

## Extended Effectiveness for Commercial Credit

Your agreement and consent to the disclosures and consents in this document will be effective for a period of 12 months, but only in relation to commercial credit. Your agreement to this ceases when you either withdraw it by contacting us using our details above or 12 months after you sign below, whichever first occurs. This will allow us to continue to provide our services to you without the need to ask you to sign a new privacy statement and consent each time you require commercial credit within a 12 month period. The extended effectiveness does not apply in relation to consumer credit.

Where the applicant, or guarantor, is a company of which you are a director, you consent to the disclosure and use of your 'information', in addition to the company's information, in each of the ways specified in this document.

## Authorisation

By signing below you also authorise us to make a request on your behalf to obtain information about you from one or more credit reporting service(s) and credit provider(s). That information will assist us in providing our services to you. This authorisation ceases when we undertake a task on behalf of a credit provider.

## LINK LENDING PRIVACY DISCLOSURE STATEMENT AND CONSENT

<b>APPLICANT 1 or DIRECTOR 1</b> [if signing on behalf of company applicant]	
<b>Applicant or Director Signature:</b>	
<b>Full Name:</b>	
<b>Date:</b>	

<b>APPLICANT 2 or DIRECTOR 2</b> [if signing on behalf of company applicant]	
<b>Applicant or Director Signature:</b>	
<b>Full Name:</b>	
<b>Date:</b>	

<b>GUARANTOR 1</b> [including director signing as guarantor]	
<b>Guarantor Signature</b>	
<b>Full Name:</b>	
<b>Date:</b>	

<b>GUARANTOR 2</b> [including director signing as guarantor]	
<b>Guarantor Signature</b>	
<b>Full Name:</b>	
<b>Date:</b>	

SCHEDULE 1 - CREDIT PROVIDERS	
Name of Credit Providers	Websites
ANZ Banking Group Pty Ltd	<a href="http://www.anz.com.au">www.anz.com.au</a>
BMW Australia Finance t/as Alphera Financial Services	<a href="http://www.alphera.com.au">www.alphera.com.au</a>
BOQ Equipment Finance Limited	<a href="http://www.boq.com.au">www.boq.com.au</a>
Capital Finance Australia Limited	<a href="http://www.capitalfinance.com.au">www.capitalfinance.com.au</a>
Commonwealth Bank of Australia	<a href="http://www.commbank.com.au">www.commbank.com.au</a>
Latitude Financial Services	<a href="http://www.latitudefinancial.com.au">www.latitudefinancial.com.au</a>
Liberty Financial Pty Ltd	<a href="http://www.liberty.com.au">www.liberty.com.au</a>
Macquarie Leasing Pty Ltd	<a href="http://www.macquarie.com.au">www.macquarie.com.au</a>
Metro Finance Pty Ltd	<a href="http://www.metro.com.au">www.metro.com.au</a>
Pepper Asset Finance Pty Ltd	<a href="http://www.pepperonline.com.au">www.pepperonline.com.au</a>
St George Finance Limited (BOM/ Bank SA)	<a href="http://www.stgeorge.com.au">www.stgeorge.com.au</a> ( <a href="http://www.bankofmelbourne.com.au">www.bankofmelbourne.com.au</a> )
Suncorp Metway Advances Corp. Pty Ltd	<a href="http://www.suncorp.com.au">www.suncorp.com.au</a>
National Australia Bank Limited	<a href="http://www.nab.com.au">www.nab.com.au</a>
Yamaha Motor Finance t/as AMF	<a href="http://www.yamaha-motor.com.au">www.yamaha-motor.com.au</a>
Westpac Banking Corporation	<a href="http://www.westpac.com.au">www.westpac.com.au</a>
Rapid Loans	<a href="http://www.rapidloans.com.au">www.rapidloans.com.au</a>

SCHEDULE 2 - CONSUMER / COMMERCIAL CREDIT REPORTING SERVICES ('CRS')		
Name	Website / Email Address	Telephone
<b>Experian</b>	<a href="http://www.experian.com.au">www.experian.com.au</a>	(03) 8622 1600
<b>Dun &amp; Bradstreet</b>	<a href="mailto:pac.austral@dnb.com.au">pac.austral@dnb.com.au</a>	1300 734 806
<b>Tasmanian Collection Service</b>	<a href="http://www.tascol.com.au">www.tascol.com.au</a>	(03) 6213 5555
<b>Veda</b>	<a href="http://www.veda.com.au">www.veda.com.au</a>	1300 921 621